

***Sumter County BOCC***

***Finalist Presentation***

***April 18, 2011***

***RFP 002-0-2011/AT***

**Willis**



# Sumter County & Willis Partnership

## Agenda

- **Introductions**
- **Willis Actuarial & Underwriting Services**
  - Mid Year Reporting
  - F.S. 112.08 Reporting
  - GASB 45
  - Medicare Part D Attestation & Subsidy
  - Stop Loss Underwriting
  - Benchmarking Reports
- **Willis Wellness Consulting**
- **Willis Experience**
  - Self Funded Multi-Employer Groups
  - Benefit Administration Systems
- **Willis HR Consulting**
  - HR Resources
  - Training & Development
  - Policies & Procedures, Forms, etc.
  - Compliance Review & Tools
  - Employee Education
- **Willis Communication & Media**
  - WillisConnect— Employee Online Site
  - Employee Education
- **Willis Transition Plan**
- **Closing**

## Presenter

Jim Powell

Dennis DuLaney

Jim Powell

Jim Powell

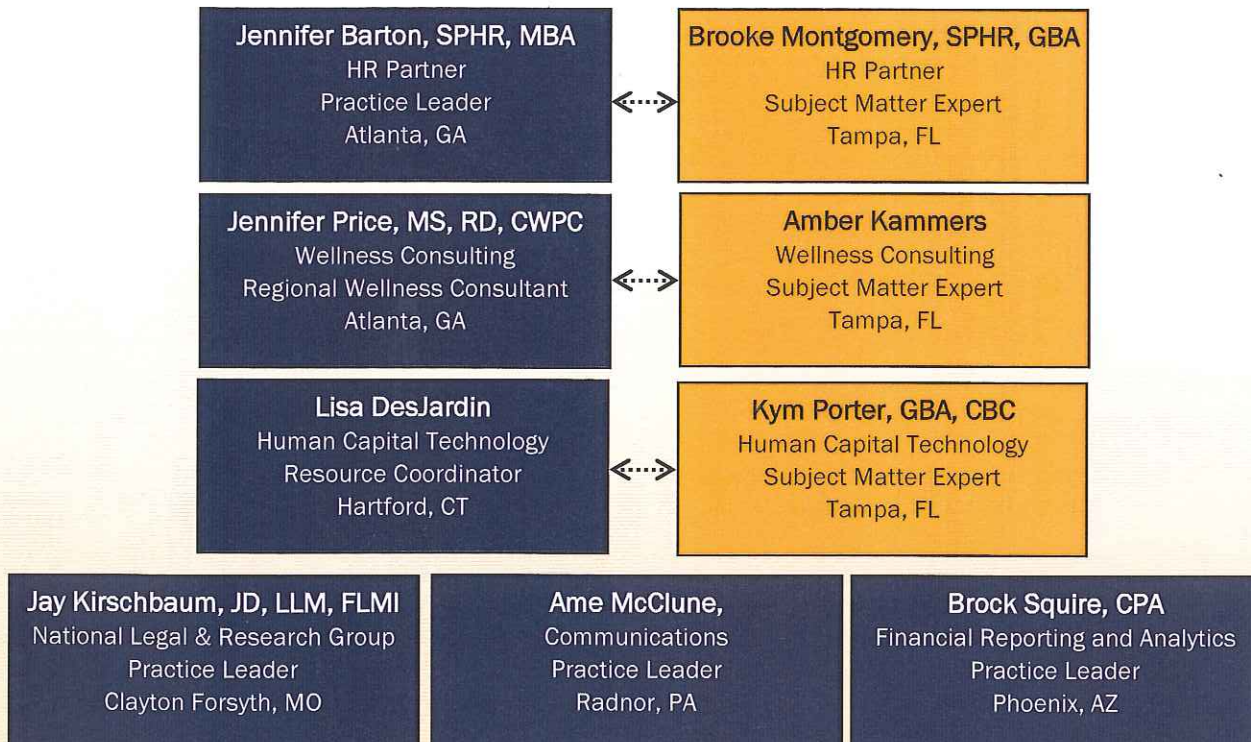
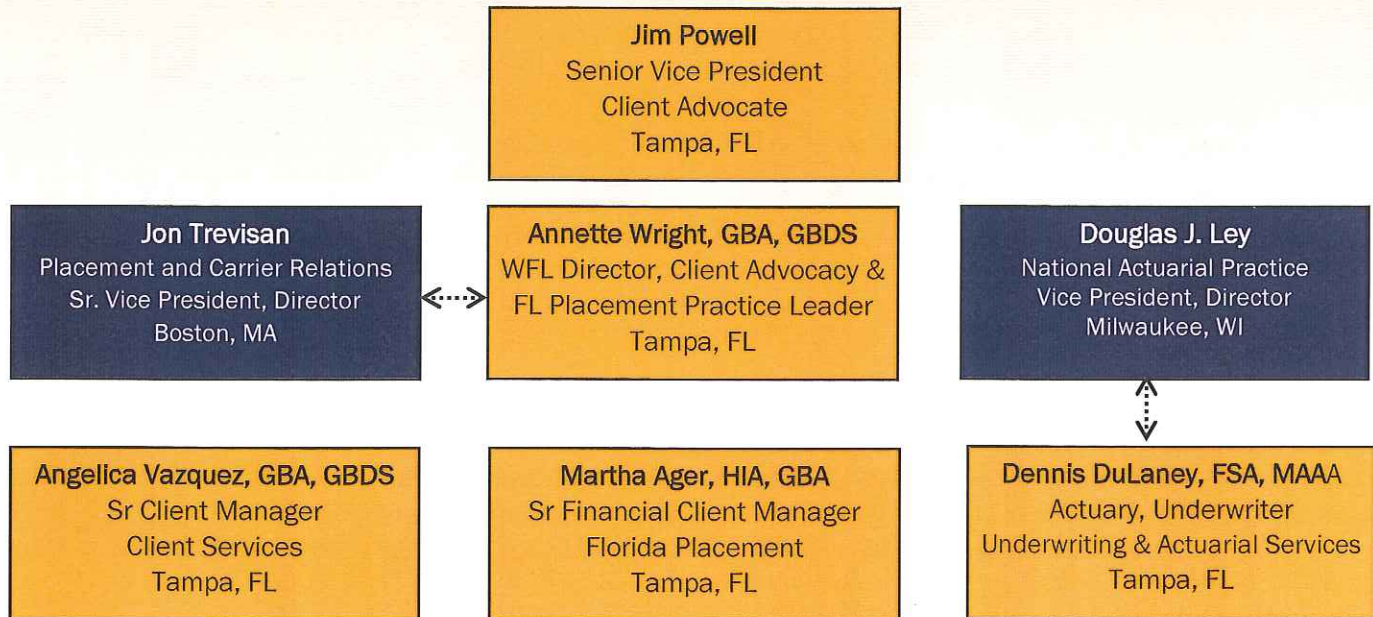
Angelica Vazquez

Annette Wright

Annette Wright

Jim Powell

# Your Willis Team





# Actuarial Services

The Willis National Actuarial Practice (NAP) uses experience and statistical models to substitute facts for impressions and improve the quality of decisions about benefit programs. NAP delivers values to Willis clients through a host of analytic services:

## NON PENSION POST-EMPLOYMENT BENEFIT VALUATION SERVICES

Accounting standards (GASB 45, FAS 106 and FAS 112) require public and private employers to disclose the financial impact of providing post-employment benefits other than pensions. Do the current programs require disclosure and valuation? How will they affect the balance sheet? What can be done to mitigate the impact? Can insurance help?

## IBNR AND OTHER BENEFIT PLAN RESERVE LIABILITY SERVICES

Valuations of plan reserves and liabilities are derived through a rigorous method involving three estimation methodologies. Further valuations are signed and certified by a member of the American Academy of Actuaries. This helps produce satisfied auditors and accurate reserve estimates.

## BENEFIT DESIGN MODEL SERVICES

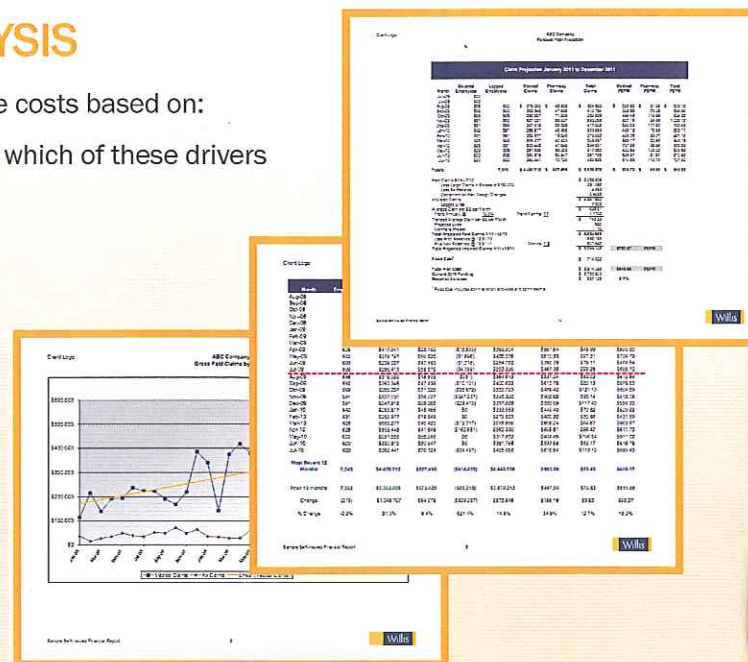
Sometimes an estimate from an underwriter or a national rating manual is not good enough. In that case the NAP can load benefit plan claim experience into our actuarial models to show how much savings can be achieved, where it would come from, and how it would affect employees.

## HEALTH PLAN CRITICAL FACTOR ANALYSIS

Willis believes in a strategic approach to managing health care costs based on:

- Understanding what is really driving health care costs and which of these drivers employers can control
- Anticipating the future (where are costs headed)
- Measuring results

The NAP critical factor analysis is designed to support this strategic approach. Working with either WillisMed or carrier extracts, the NAP provides insight and actionable recommendations.





## PROVIDER NETWORK DECISION-MAKING SERVICES

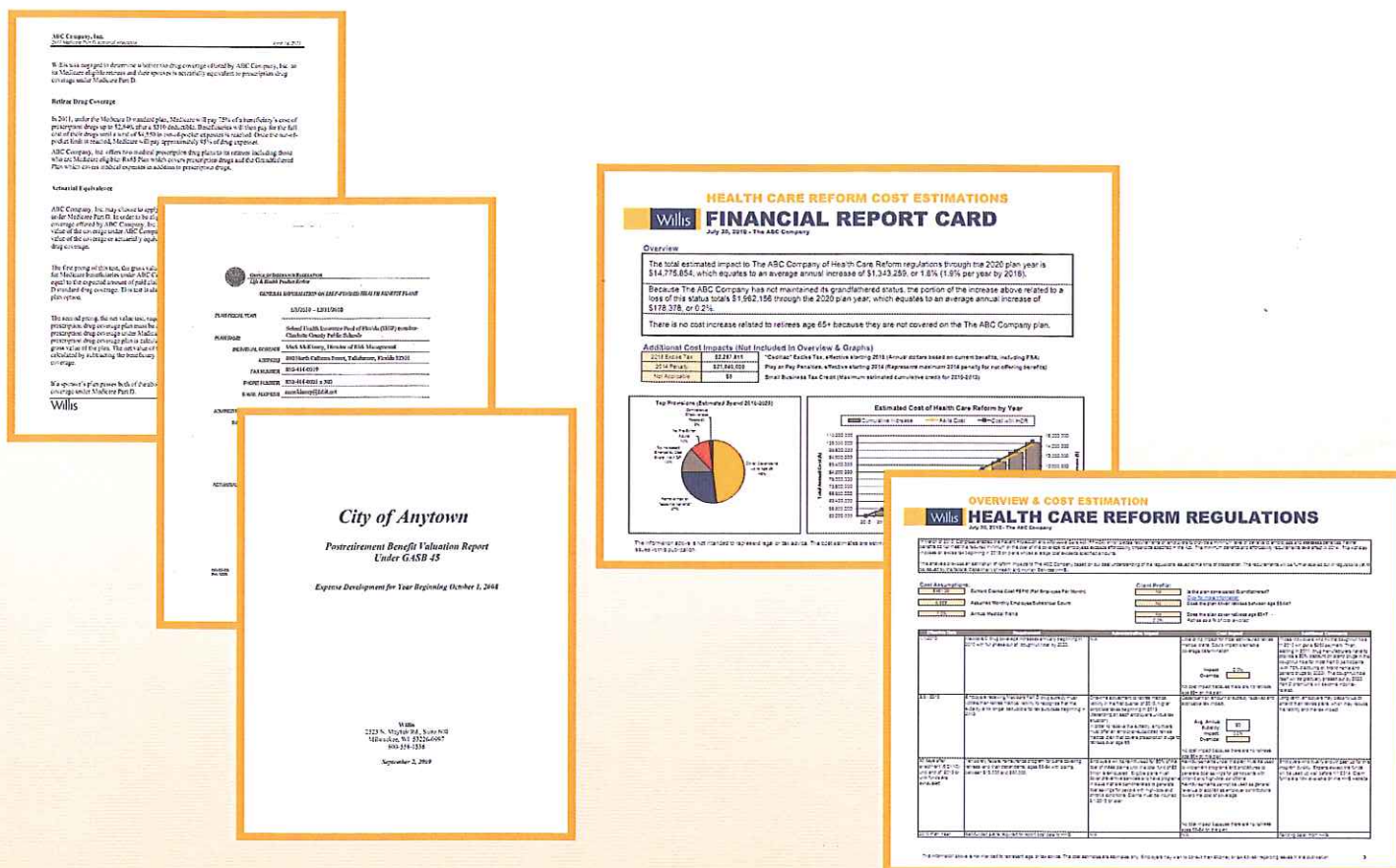
Every carrier says their network is best, and they usually tout their discounts. A network's value goes beyond the percentage discount on billed charges. Using simple analytic tools, the NAP can provide deeper insights and understanding of the impact of discounts and the true value of a network.

## RATE SETTING FOR MULTISITE, MULTIPLE PLAN EMPLOYERS

There are many ways to set rates and establish cost allocation systems for organizations that maintain separate cost centers, multiple benefit programs or a combination of both. Should multiple plan options be based on experience or relative value? How should cost be allocated between operating units or profit centers? Should the parent company hold risk? The NAP helps clients answer these questions.

## ADDITIONAL ACTUARIAL SERVICES

Utilization review and case management process audits, golden parachute evaluations, life expectancy calculations, pharmacy claims analysis, Medicare Part D actuarial attestation for filing for government Rx subsidy and domestic partner contribution setting services and FS112.08 reporting are all services provided by the NAP.



Fee: \$16,000 to provide FS112.08, Medicare Part D Attestation, Retiree Drug Subsidy and GASB 45 services.



# Underwriting Services

## Healthcare Cost Management

Data mining & analytics

H&W actuarial

Financial reporting

Prescription drug

CDHC feasibility

Plan design modeling

Contribution modeling

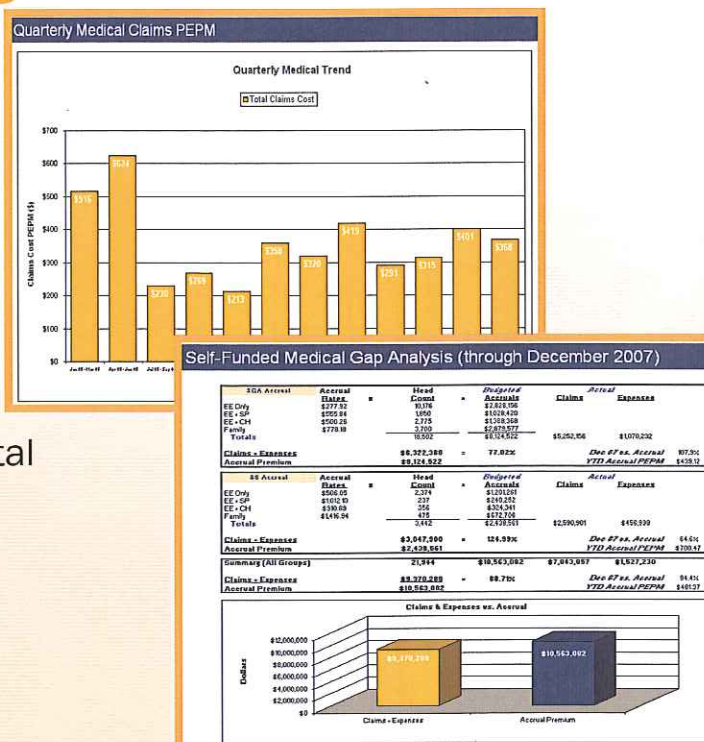
Migration studies

Benchmarking

- Customized quarterly financial reporting package
- Forecasting and rate setting
- Encounter data mining at the procedure code level
- Marketing surveys
- Prescription drug analysis
- Vendor audits and performance guarantees
- Contribution, plan design and enrollment modeling
- Strategic planning

## Reporting and Benchmarking

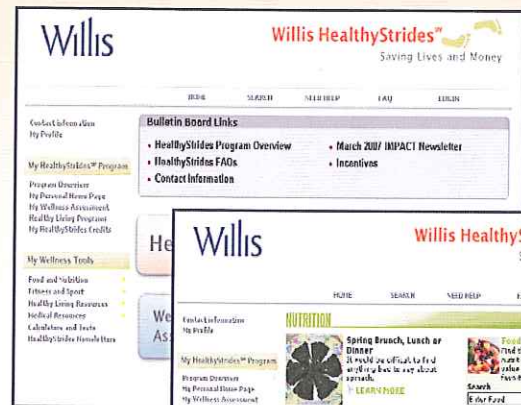
- Month-by-month experience
- Trend analysis
- Claims forecasting
- Renewal projections
- Funding & gap analysis
- Contribution & migration Modeling
- Benchmarking to other Florida Governmental Employers and National Surveys



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# Wellness Consulting & Tools



## Access to Tools and Resources

- Trusted source
- Known brand
- Health index quotient
- Individualized fitness regime
- Diet planning
- Food purchase alternatives
- On-site Wellness coaching
- On-site "healthy audits"

## Focus on driving behavior change

- Healthy recipes
- Food journals
- Exercise tips
- Health and productivity assessments
- Healthy living programs
- Quarterly challenges
- Personal health record
- Biometric screenings





# Wellness Consulting & Tools

## EARN HEALTHY POINTS

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Home | My Account | FAQ | Help | Bookmark | Logout

Your Perks Offers | **Earn Healthy Points** | Redeem Points

**About Healthy Points**  
Earn points while getting in shape. Learn about your health benefits, find great health & wellness discounts, and start feeling great!

- ✓ Earn points by shopping with designated "healthy" merchants and redeem them on your Willis Perks site.
- ✓ Earn points by doing whatever your HR Department tells you to do.

**Willis Benefits**

ADP ADP Employee Login | UHC Web Access | 401K Information

**Participate to Earn Points**

**Take the Health & Wellness Questionnaire**  
Visit your HR department to get a copy of this year's health & wellness survey. Fill it out and return it to HR to receive 250 POINTS

**Visit the Virtual Health Fair May 28 - June 1, 2008**  
Attend the Virtual Health fair to learn about health & wellness options provided by your company 120 POINTS

**Popular Healthy Offers**

**Sports & Fitness**  
Dick's Sporting Goods - 2 Points/\$  
Modells - 2 Points/\$  
Finish Line - 2 Points/\$  
Football Fanatics - 2 Points/\$

**Nutrition & Weight**  
Dick's Sporting Goods - 2 Points/\$  
Modells - 2 Points/\$  
Finish Line - 2 Points/\$  
Football Fanatics - 2 Points/\$

**Health & Wellness**  
Dick's Sporting Goods - 2 Points/\$  
Modells - 2 Points/\$  
Finish Line - 2 Points/\$  
Football Fanatics - 2 Points/\$

**Current Points Balance: 123,456**

**Healthy Points Earnings in Your Network**

**Virtual Health Fair**  
Brought to you by Willis  
May 28 - June 1

## WILLIS RESOURCES INCLUDE:

- Intellectual capital
- Survey benchmarking
- HRA's
- Virtual health fairs
- Nutrition guidance/ Fitness planning
- Health indexing
- Telephonic coaching
- Inspiring/Motivating communication

## REDEEM HEALTHY POINTS

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Home | My Account | FAQ | Help | Bookmark

Your Perks Offers | Earn Healthy Points | **Redeem**

Flowers & Gifts | Diamonds & Jewelry | Clothing & Accessories | Electronics | Travel | Tickets | All Categories

**Browse by Category**

- Automotive
- Beauty & Fragrance
- Books, Music, & DVDs
- Cell Phones
- Clothing & Accessories
- Computer & Office
- Diamonds & Jewelry
- Electronics
- Financial Services
- Flowers & Gifts
- Food & Wine
- Green Shop
- Health & Wellness
- Home & Furnishing
- Kids & Babies
- Life Services
- Magazines & Newspapers
- Real Estate
- Sports & Outdoors
- Tickets
- Travel

**Redeem Points**

**Current Points Balance: 123,456**

**15 Points/\$**  
DVD home surround sound studio - free shipping

**17 Points/\$**  
Three stone heart diamond 18K white gold

**25 Points/\$**  
Panasonic Viera Plasma HDTV

**18 Points/\$**  
Star Trac Mac

Sort by: Most Shopped | Ending Soon | Newest | User Rating

Dick's Sporting Goods	15 Points/\$	1 Day	☆
Dick's Sporting Goods	17 Points/\$	1 Day	☆
Coltsmith	10 Points/\$		☆
Sierra Trading Post	15 Points/\$		☆
Panasonic	15 Points/\$	1 Day	☆
Blue Nile	17 Points/\$	1 Day	☆
Blue Fly	10 Points/\$		☆
Charles Tyrnwill	15 Points/\$		☆
Modells	15 Points/\$	1 Day	☆
Finish Line	17 Points/\$	1 Day	☆

JillianMichaels.com - Welcome

Member Login | Help | Sign Up Now

**JILLIAN MICHAELS**  
Real Weight Loss for Real People

**Willis**

**Welcome, Willis members!**  
Save up to 50% on membership to my online program with these specially discounted price plans.

**Click the one that's right for you.**

Quickly just \$3 a week! That's a 25% discount just for Willis members.  
Annual just \$2 a week - a full 50% discount!

**THE PLAN**  
Jillian created a triple-threat approach to weight loss. Her step-by-step plan includes customized nutrition guidelines based on your body, kick-ass exercises that you can do from home, and motivation to keep you moving.

**THE TOOLS**  
Join Jillian's online program and get exclusive weight loss tools to help you reach your goals:

- Interactive Weight Tracker
- Fitness Diary
- Calorie Counter
- Weight Loss Buddies
- Meal Plans & Menus
- Ask Jillian
- 120 Printable Exercises

**THE COACH**  
Jillian Michaels is best known as the fitness trainer and life coach on NBC's hit series *The Biggest Loser*. But before she was a huge TV success, Jillian struggled with her own weight. She knows as well as anyone how difficult it can be to lose weight. Now she's determined to help you reach your goals.

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# HR Consulting

## Human Resources

HR strategy

Total rewards

HR audits

Best practices

Handbooks

Policy and procedures

Training/development

Web based tools



## Best Practices

**Provide, review or develop custom:**

- Employee handbooks
- Policy and procedures
- Recruitment and selection documents and forms
- Performance management forms
- Training and Development
- Exit interviews

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## Training and Development

1. On-site training conducted by HR Partner
2. Access to tools and resources to conduct training in-house
3. Train the Trainer programs

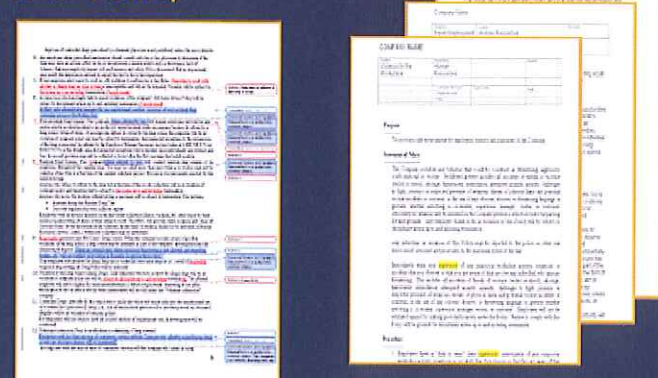
### HR Partner Courses

- Sexual Harassment
- Harassment
- Interviewing
- Documentation and Discipline
- Violence in the Workplace
- New Hire Orientation
- Job Description Workshops
- HR 101 / Employment Law 101

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## Employee Handbooks Policies and Procedures

Review or Develop





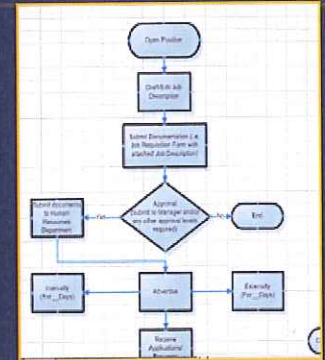
# HR Consulting

## Strategy

- Evaluate HR processes
- Create efficiency and effectiveness
- HR audits
- Align HR with overall organizational strategy and mission
- HR department strategy
- HR staffing and delivery
- HR metrics
- Total Rewards Strategy

## HR Strategy

- HR process evaluation and redesign
  - Recruitment and Selection
  - Performance Management
  - Off-Boarding
  - Leave Administration
- HR metrics and reporting
- HR business plans
- HR staffing and service delivery
- HR delivery surveys



## HR Audit

### Process

- Scope actual need
- Kick off call
- Document request
- Documents received
- On-site visit
- Audit Report Results

Section	Scope	Documentation	Documents Received
Overview	• Develop HR Mission Statement • Develop HR Business Plan • Create and implement HR policies and procedures		• General company information • HR & HR related forms and reports
Recruitment and Selection	• Develop recruitment and selection process • Develop job posting policy • Develop job description process • Develop job analysis process • Develop job evaluation process		• Employment/Recruitment • Recruitment/Selection • Recruitment/Selection • Recruitment/Selection • Recruitment/Selection
Performance Management	• Develop performance management process • Develop performance appraisal process • Develop performance appraisal process • Develop performance appraisal process • Develop performance appraisal process		• Performance Management • Performance Management • Performance Management • Performance Management • Performance Management
Compensation and Benefits	• Develop compensation and benefits process • Develop compensation and benefits process • Develop compensation and benefits process • Develop compensation and benefits process • Develop compensation and benefits process		• Compensation and Benefits • Compensation and Benefits • Compensation and Benefits • Compensation and Benefits • Compensation and Benefits

## Willis Training Solutions

See demo at: [www.WillisTrainingSolutions.com](http://www.WillisTrainingSolutions.com)

Which of the following is the primary federal law dealing with sexual harassment in the workplace?

- A The Pregnancy Discrimination Act of 1987
- B Title VII of the Civil Rights Act of 1964
- C The Sexual Harassment Act
- D The Unwelcome Conduct Act

**WHAT IS SEXUAL HARASSMENT?**

## Content

- Over 100 courses in multiple languages
- Book marking
- Interactions dispersed throughout
- Average course length is 45-60 minutes

## Administration

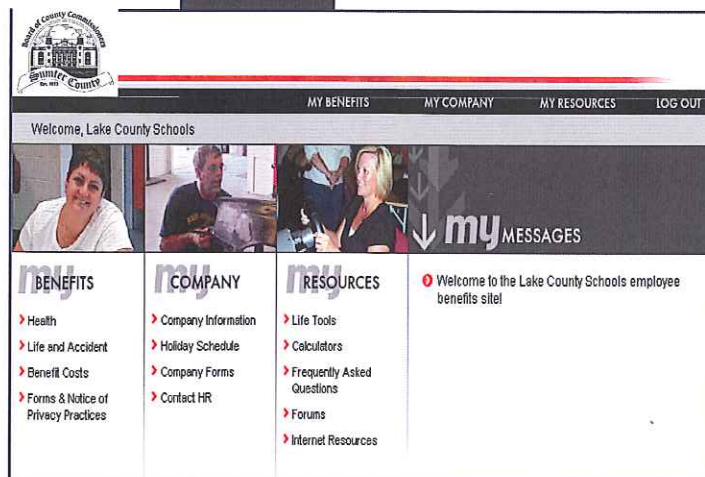
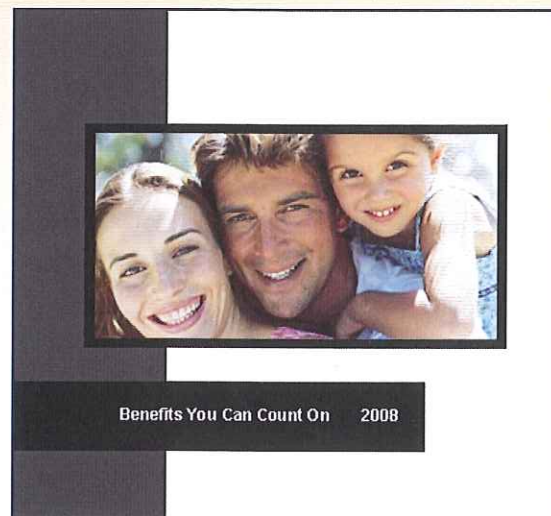
- Assign training to employees
- Track detailed employee training history
- View employee status in all courses
- Review outcome of employee assessments



# Communications & Media

## Print - Web - Text - Audio - Video

- Employee website
- Benefit guides, newsletters
- Smart consumerism education
- Wellness campaigns
- CDHP education
- Total Compensation Statements
- Enrollment guides
- New Hire Guides
- CD production
- Streaming video
- Self running PPT with audio



Try it ... text "Willis" to  
95495

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# WillisConnect

Willis is pleased to provide you with WillisConnect (powered by HRconnection 5.0), an intuitive HR communication Web portal that helps you deliver company information in one secure and convenient location that is easily viewed by employees. Customizable to your needs and preferences, WillisConnect offers you the following flexible features and benefits.

- Customization of portal look, feel and menu options
- Self-serve access to company and employee communication information including history, handbooks, forms, directories and policies.
- Anytime access to benefit plan information.

**WillisConnect**  
Powered by HRconnection 5.0

**ABC COMPANY**

Home | Company Info | My Information | Human Resources | Benefits

You are here: Home

Message from the CEO  
Welcome everyone

Welcome to HRconnection! It's your 24-hour Human Resources center! This portal is devoted to providing you with up-to-date information about our company and your insurance benefits. It's here when you need it, any time of day or night.

**Vacation Quick View**

Upcoming time off

Start on	Hours off	Status
8/3/2009	8.00	Pending
8/10/2009	8.00	Pending

Click here for more

Time remaining

Request type	Hours remaining
Carry-Over	2.00
PTO	56.00

Click here for more

**Employee Communications**

With warmer weather upon us, we're ready to hit the waves! First, make sure you are prepared. According to the American Red Cross, the best thing you can do to keep yourself safe around the water is learn to swim!

Some other things to keep in mind:

- Learn CPR
- Always use life jackets
- Supervise children near the water
- Never mix alcohol and water activities
- Teach your children water safety

For more information on Water Safety for you and your family, visit these websites:

[American Red Cross](#)  
[National Safety Council](#)  
[National Safe Kids Campaign](#)  
[United States Coast Guard](#)  
[Red Cross](#)

**Frequently Used Files**

- [Expense Report](#)
- [Expense Report](#)
- [Check Request](#)

**My Recommended Links**

- [UnitedHealthcare - myuhc](#)

Home | Company Info | My Information | Human Resources | Benefits

You are here: Benefits > Plan Information

**Plan Information**

Medical	Medical	Compare
<b>Health Savings Account (HSA)</b>	<b>UnitedHealthcare - \$500 Deductible</b>	<a href="#">View Plan Details</a> <input type="checkbox"/> Compare
<b>Dental</b>	<b>Description</b>	See benefit items or SPD for plan details.
<b>Health Care Flexible Spending Amount</b>	<b>Start Date - End Date</b>	1/1/2009 - 12/31/2009
<b>Traditional 401(k) Plan</b>	<b>Enrollment Start - Enrollment End</b>	6/1/2009 - 8/30/2009
<b>Roth 401(k) Plan</b>	<b>Carrier</b>	UnitedHealthCare
<b>Vision Discount Plan</b>	<b>Eligibility</b>	If you are active employee and are normally scheduled to work 30 or more hours per week, you are eligible for single or family coverage on the first of the month following your date of hire.
<b>Life Insurance (Voluntary)</b>	<b>UnitedHealthcare - \$1000 Deductible</b>	<a href="#">View Plan Details</a> <input type="checkbox"/> Compare
<b>Accidental Death &amp; Dismemberment (Voluntary)</b>	<b>Description</b>	See benefit items or SPD for plan details.
<b>Group Life and AD&amp;D (Employer Sponsored)</b>	<b>Start Date - End Date</b>	1/1/2009 - 12/31/2009
<b>Long Term Care (Employer Sponsored)</b>	<b>Enrollment Start - Enrollment End</b>	6/1/2009 - 8/30/2009
<b>Long Term Disability (Employer Sponsored)</b>	<b>Carrier</b>	UnitedHealthCare
<b>Short Term Disability (Employer Sponsored)</b>	<b>Eligibility</b>	If you are active employee and are normally scheduled to work 30 or more hours per week, you are eligible for single or family coverage on the first of the month following your date of hire.
	<b>UnitedHealthcare - \$1500 Deductible w/ HSA</b>	<a href="#">View Plan Details</a> <input type="checkbox"/> Compare
	<b>Description</b>	See benefit items or SPD for plan details.
	<b>Start Date - End Date</b>	1/1/2009 - 12/31/2009
	<b>Enrollment Start - Enrollment End</b>	6/1/2009 - 8/30/2009
	<b>Carrier</b>	UnitedHealthCare
	<b>Eligibility</b>	If you are active employee and are normally scheduled to work 30 or more hours per week, you are eligible for single or family coverage on the first of the month following your date of hire.

**ABC COMPANY**

Home | Company Info | My Information | Human Resources | Benefits

You are here: Company Info > Company Contacts

**Company Contacts**

**Bob Smith**  
Title: CEO & President  
Phone: 555-555-1578  
Email: [bob.smith@abccompany.com](mailto:bob.smith@abccompany.com)

**Jeff Matters**  
Title: CFO  
Phone: 555-555-8424  
Email: [jeff.matters@abccompany.com](mailto:jeff.matters@abccompany.com)

**Sally Davis**  
Title: Director of Human Resources  
Phone: 555-555-4856  
Email: [sally.davis@abccompany.com](mailto:sally.davis@abccompany.com)

Home | Company Info | My Information | Human Resources | Benefits

You are here: Company Info > Employee Directory

**Employee Directory**

[Reset Filters](#)

Last Name	First Name	Middle Initial	E-mail Address	Work Phone	Title	Actions
Barron	John			414-555-4872	Customer Care Rep	<a href="#">View Profile</a>
Bush	Oscar			414-555-4872	Customer Care Rep	<a href="#">View Profile</a>
Chandler	Alex			414-555-9876	Customer Care Rep	<a href="#">View Profile</a>
Childress	Daisy			414-555-8451	Customer Care Manager	<a href="#">View Profile</a>
Clark	William			414-555-9876	Customer Care Rep	<a href="#">View Profile</a>
Coleman	Kerrie			414-555-4872	Customer Care Rep	<a href="#">View Profile</a>
Crosby	Robert			414-555-8745	Customer Care Rep	<a href="#">View Profile</a>
Dickerson	Jasmine			414-555-8451	Customer Care Manager	<a href="#">View Profile</a>

1 of 6 Next







# Legal and Compliance

## Legal and Compliance

Compliance Manual

Federal compliance

Client support

Seminars/web casts

Publications

Government filing

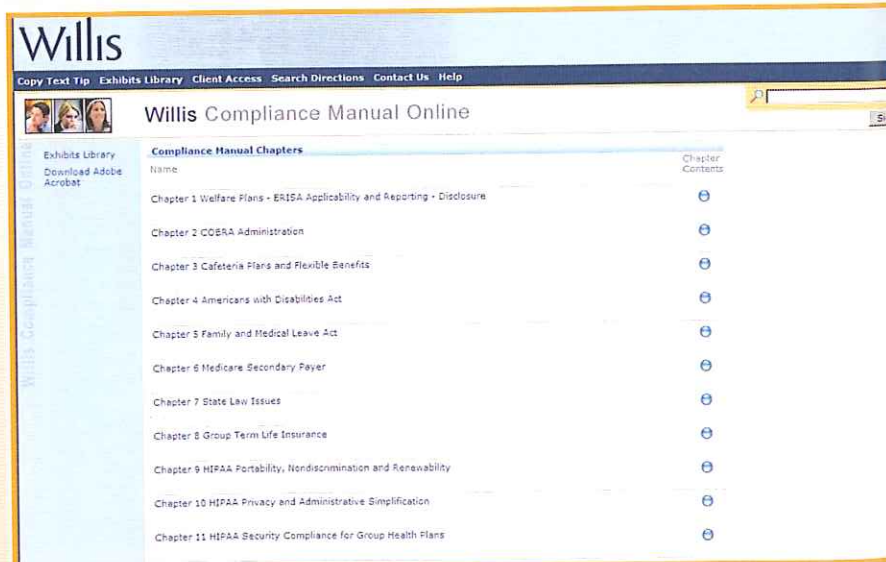
Search Willis

- Access to ERISA attorneys for regulatory & compliance assistance
- Assistance with HIPAA, ERISA, COBRA, FMLA, and other compliance questions
- Prepares signature-ready 5500s and SARs
- Compliance Audits to help you correct mistakes, prevent recurring problems and identify potential pitfalls.

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## Online Compliance Manual

- 15 Chapter
  - Flexible benefits plans
  - Life insurance
  - FMLA
  - HIPPA
  - COBRA
- Forms, checklists



Willis	
Copy Text Tip Exhibits Library Client Access Search Directions Contact Us Help	
Willis Compliance Manual Online	
Exhibits Library Download Adobe Acrobat	Compliance Manual Chapters
Name	Chapter Contents
Chapter 1 Welfare Plans - ERISA Applicability and Reporting - Disclosure	⊕
Chapter 2 COBRA Administration	⊕
Chapter 3 Cafeteria Plans and Flexible Benefits	⊕
Chapter 4 Americans with Disabilities Act	⊕
Chapter 5 Family and Medical Leave Act	⊕
Chapter 6 Medicare Secondary Payer	⊕
Chapter 7 State Law Issues	⊕
Chapter 8 Group Term Life Insurance	⊕
Chapter 9 HIPAA Portability, Nondiscrimination and Renewability	⊕
Chapter 10 HIPAA Privacy and Administrative Simplification	⊕
Chapter 11 HIPAA Security Compliance for Group Health Plans	⊕



# Legal and Compliance

## SearchWillis

Fast answers to commonly asked questions

Research chapters

Federal & state laws

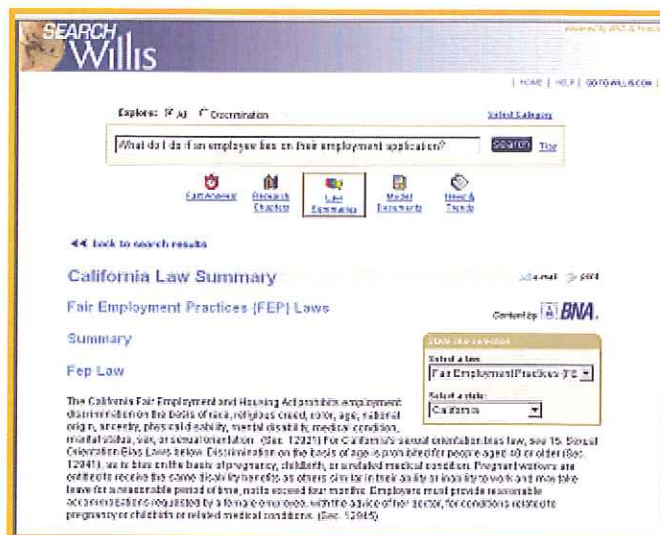
Model documents

Industry news and trends

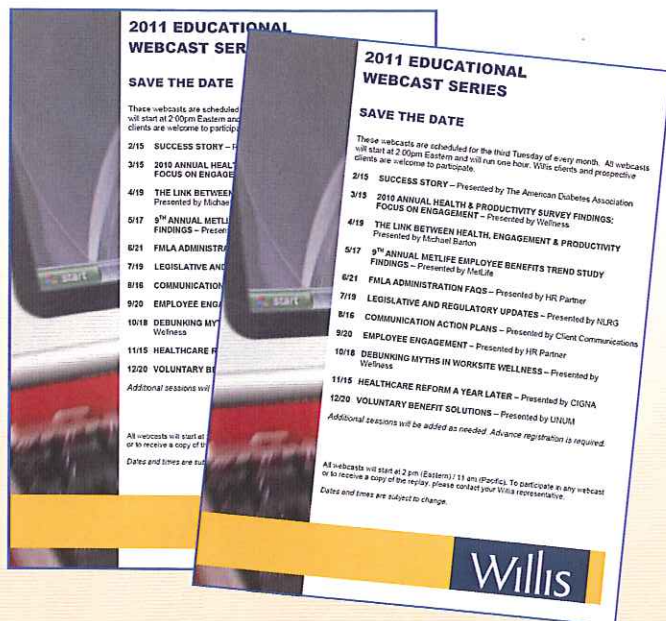
**Demo Site:** [www.searchwillis.com](http://www.searchwillis.com)

**Used ID:** Demo@searchwillis.com

**Password:** Winter



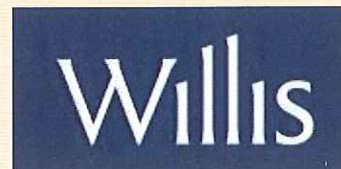
## Monthly Educational Webcast



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# THE WILLIS CLIENT BILL OF RIGHTS



**Our Client Bill of Rights is our commitment to upholding the highest standards of integrity in our industry and how we deliver the Willis Value Experience.**

**At Willis, our culture and our actions are guided by the following principles:**

1. Willis represents the client's best interests through our client advocacy model. Willis' global resources and services are committed to understanding the client's company, its industry and its individual needs. Willis' customized recommendations and solutions will be driven by what is in the client's best interests. This is the centerpiece of the value Willis provides its clients.
2. At the commencement of every new engagement and at renewal thereafter, Willis will describe the service and value it provides and how it is compensated for it - in plain and simple language as part of our Terms of Business Agreements and our Willis Client Service model.
3. Willis will listen before it acts. Its partnership with clients will be typified by clear, complete and candid communication.
4. Clients will have a toll free number to give Willis feedback on the quality of its services. Clients can comment, critique and suggest areas for improvement. Willis values client input.
5. Willis will require that the training its Associates receive includes enhanced emphasis on their duty of care and full disclosure to clients.
6. Willis Associates are prohibited from accepting any gifts, entertainment or trips from insurers that could create the appearance of a conflict of interest with its clients.
7. Willis will not accept contingency compensation from insurers\*.
8. Willis will conduct its business in accordance with its best practices guidelines, which are incorporated in our Willis Excellence Model.
9. Willis clients will receive the benefits of our *Glocal* approach to service: our global resources delivered locally to help clients realize their highest risk management and business objectives regardless of geography.
10. Adherence to these principles will be enforced by a series of enhanced internal controls, including regular compliance reviews, audits and review by the Audit Committee of the Willis Board of Directors.

**Willis Toll-free Number: 1 866 704 5115**

*\* Prior to its merger with Willis, accepted contingent compensation on certain of its clients' accounts, these contingents will be phased out over three years, and no contingents will be accepted on any new brokerage clients or business generated after the October 1, 2008 acquisition.*

Willis of Florida, Inc.

Jim Powell, Senior Vice President

Direct (813) 261-7971, Fax (813) 281-2234

3000 Bayport Drive, Suite 300, Tampa, Florida 33607

Email: jim.powell@willis.com

[www.Willis.com](http://www.Willis.com)